Internet Payment Gateway

Hosted Payment Page

Merchant Services

TABLE OF CONTENTS

This document forms part of the terms and conditions and should be used in conjunction with the Merchant Administration Console User Guide.

Please note: To be able to perform the actions described in this document, you need to be logged in to the Merchant Admin Console.

Hosted Payment Page Introduction

The Hosted Payments Page (formally Simple Payments Page) is a flexible payment solution for Merchants wishing to process credit card transactions on their website.

The HPP can be used in one of two ways, referred to in this document as Simple or Dynamic.

The Simple Hosted Payment Page (SHPP) is a secure page hosted on a secure St George server. The functionality of this page is set in the Merchant Admin Console. The SHPP allows merchants to set up a list of products and prices that the clients can select to purchase.

This is a basic payment page that can be set up by someone with little to no web design experience for processing online transactions.

The Dynamic Hosted Payments Page is again hosted on a secure St George server, but this option has the ability of receiving parameters posted to it from your website. Data can be sent to the HPP via something as complex as a shopping cart or as simple as a HTML form. Some degree of web design skills will be required to use this function. For more information on setting up a HPP utilizing the dynamic functionality, see page 23.

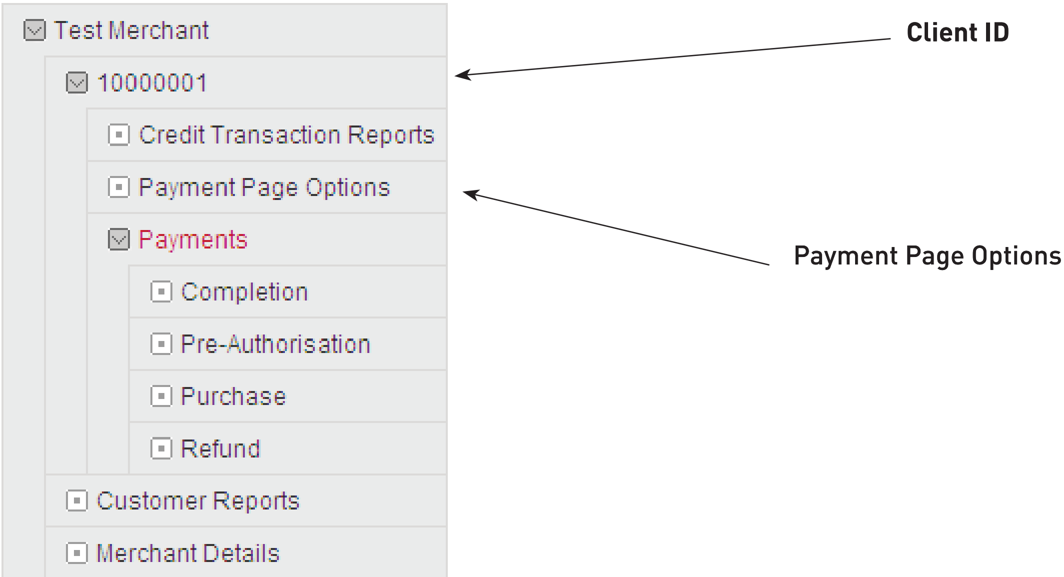
This documents layout first specifies general information pertaining to the Hosted Payments Page, followed by information specific to the Simple Hosted Payments Page and lastly information regarding the new Dynamic functionality.

Simple Payment Page Options

The Payment Page Options are used to configure your Hosted Payment Page. The Hosted Payment Page will be accessed by your customers via a hyperlink (e.g. "Pay Now") from your website and is designed to collect their transaction details for processing. The options allow you to create a payment page that matches the look and feel of your own website.

NOTE: Do not confuse the Hosted Payment Page with the Console Payment Page. The latter can only be accessed through the Merchant Admin Console and is discussed in the Merchant Admin Console User Guide.

Click **Payment Page Options** in the Navigation frame to access the settings for the Simple Payment Page.



Multiple Client Ids

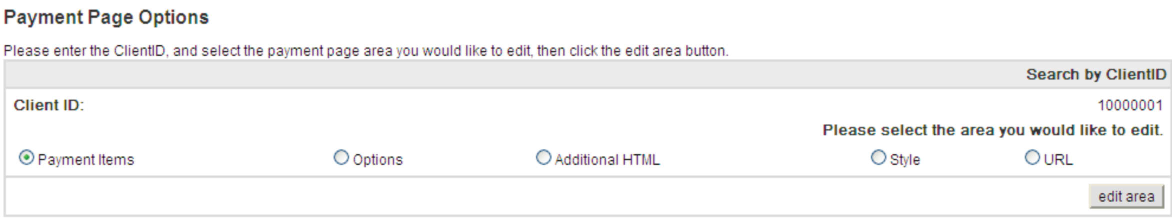
If your IPG Customer Account has multiple Client Ids linked to it you will create a separate Simple payment page for each Client Id.

Payment Page Areas

The Payment Page Options are divided into five areas; Payment Items, Options, Additional HTML, Style and URL.

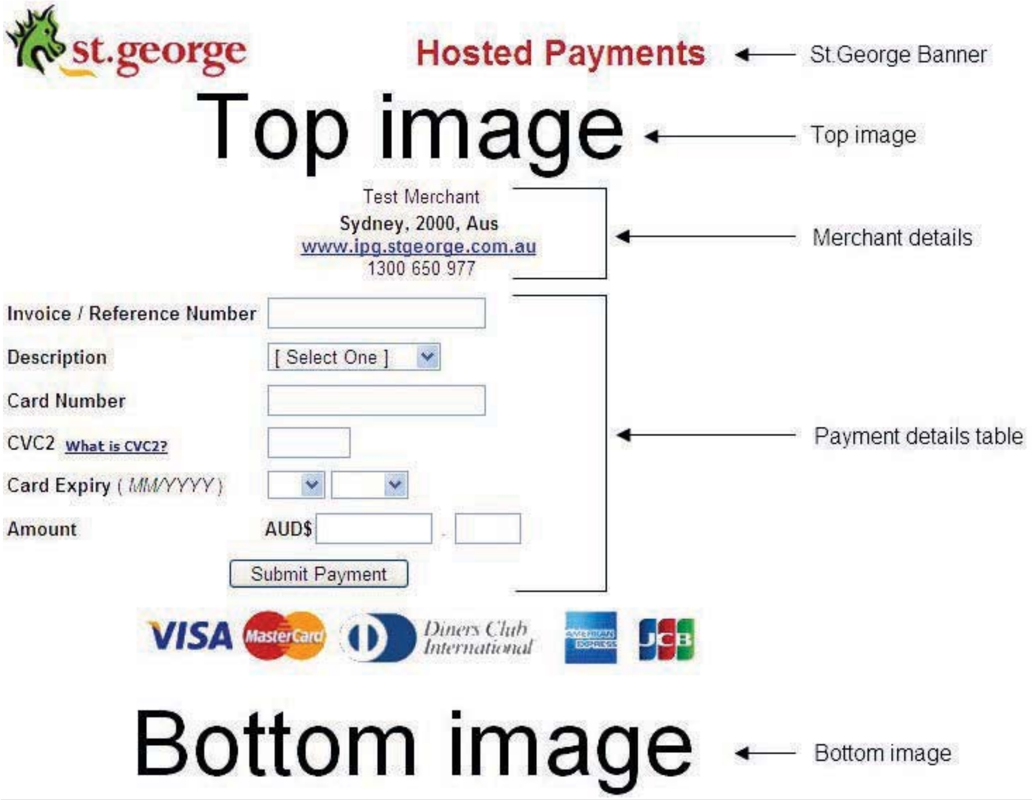
Click the area you wish to edit then click the '**edit area**' button.

Each of these areas is described in more detail below.



Preview the Payment Page

1. On each of the Payment Page Option screens there is a Preview Page link.
2. Click this link at any time to view the current layout of the Payment Page.

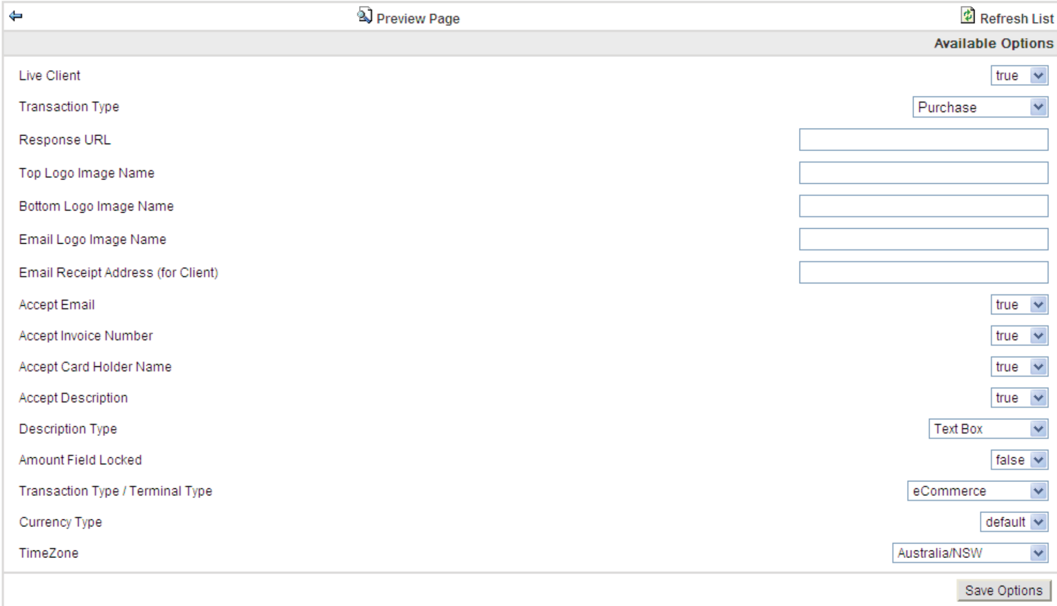


3. Close the Preview window when you have checked the layout and items.

Payment Page Components	Description
St.George Banner	The St.George Banner is displayed on each Simple Payment Page and cannot be changed.
Top Image	A custom image can be added to the top of the payment page. See *Loading Images* on page 13 for more details
Merchant Details	The Merchant Details are added by St.George based upon the details given on the application form.
Payment Details Table	The Payment Details Table displays the fields for the customer to complete with their transaction details. Not all of the fields displayed in the example above are mandatory. **Please note:** The credit card type is automatically determined by the first 4 digits of the card number, therefore no separate "card type" field is required. The Payment Page will display a logo for each enabled card type. Default card types are VISA and MasterCard. To enable Diners/Amex refer to page 28 of this document. Also see *Payment Page Items* on page 8 and *Payment Page Options* on page 10.
Bottom Image	A custom image can be added to the bottom of the payment page. See *Loading Images* on page 13 for more details

Payment Page Options

The Payment Page Options area is used to load graphic images to the payment page and receipts and to set other options that control the operation of the payment page.



Field Name	Description
Live Client	While this field is set to **True** transactions submitted via the payment page will be sent to the bank for authorisation. While this field is set to **False** transactions submitted via the payment page will be sent to the Payment Gateway Test database. Customers will not be charged for these transactions and Settlement value will not be paid. Ensure that customers cannot access the Hosted Payment Page while this field is set to false. If they attempt transactions at this time they will not receive correct transaction responses.
Transaction Type	This field is set to Purchase by default. When set to purchase, transactions are processed debiting funds from customers account and crediting them to your account. When set to pre-authorisation, a hold will be placed on funds in the clients account. To complete this transaction a completion will have to be processed from within the Merchant Admin Console. By default, all merchants only have access to Purchase. If you wish to be able to process pre-authorisations, contact your Relationship Manager.
Response URL	See Dynamic section, Page 23
Top Logo Image Name	The name of the image that will be displayed at the top of Hosted Payment Page.
Bottom Logo Image Name	The name of the image that will be displayed at the bottom of Hosted Payment Page.
Email Logo Image Name	The name of the image that will be displayed at the top of emailed receipts. NOTE: Images are not included in the on-line receipts.
Email Receipt Address (for Client)	The email address where you want transaction receipts emailed to for your records.

The following fields add/remove fields to the Payment Details Table of hosted Payment Page.	
Accept Email	Set this field to **True** for the payment page to display a field for the customers to enter their email address for receiving a transaction receipt. Set this field to **False** and the option will not be displayed on the Payment Page.
Accept Invoice Number	Set this field to **True** for the payment page to display a field for the customers to enter their transaction invoice or reference number. Set this field to **False** and the option will not be displayed on the Payment Page. When set to false and using Dynamic functionality, this field will not be visible on the payment page, but the data can be passed to the receipt page, and will be visible on the Credit Transaction Report.
Accept Card Holder Name	Set this field to **True** for the payment page to display a field for the customers to enter the name shown on their credit card. Set this field to **False** and the option will not be displayed on the Payment Page. When set to false and using Dynamic functionality, this field will not be visible on the payment or receipts page.
Accept Description	Set this field to **True** for the payment page to display an Item Description field. Set this field to **False** and the option will not be displayed on the Payment Page. When set to false and using Dynamic functionality, this field will not be visible on the payment or receipts page, but will be visible on the Credit Transaction Report.
Description Type	See Simple section, Page 22.
Amount Field Locked	See Simple section, Page 22.
Transaction Type / Terminal Type	Should be set to **eCommerce** unless discussed with St.George Merchant Services.
Require CVN	Set to true, this will require your customers to enter the CVN details from their card. When set to false, the transaction can be processed without CVN details. CVN or CVC2 is the 3 or 6 digit alphanumeric sequence (depending on card) on the back of your card that appears after your credit card number, on the signature strip.
Currency Type	This field is set to Australian Dollars (AUD) by default and can not be modified.
Timezone	The timezone field sets the time for transaction on the receipt page. E.g. If the timezone is set to Australia/NSW and a customer from Perth makes a transaction, the timestamp on the receipt will display in Eastern Standard Time, not the customers local time.

Updating Changes

Click the 'Save Options' button for changes to the Options to take effect.

Preview the Payment Page

1. When Items have been added, edited or deleted and the 'Save Options' button clicked, the changes can be previewed on the payment page.
2. Click the Preview Page link.
3. A Window containing the current Payment Page settings will be displayed.
4. Close the Preview window when you have checked the layout and items.

Refresh List and Discard Edits

If you enter details in any fields then decide not to change them click the Refresh List icon before the 'Save Options' button is clicked.

The Options fields will be returned to their original settings.

Select another Payment Page Option

Click the icon to return to the Options page and select another Payment Page area to edit.

Loading Images

Pre-Prepared images can be loaded for display on the Hosted Payment Page and the Emailed receipt.

Image File Formats

Only .jpg, png and .gif image file formats can be uploaded.

Image File Size

There is a size contraint of 512kB for each image.

For reference, the width of the Payment Details Table on the Hosted Payment Page is approximately 600 pixels wide. (Also see *Preview The Payment Page* on page 6).

Payment Page & Email Receipt Images

1. Click the 'Browse' button.
2. In the 'Choose File' dialogue box locate the image file and click the 'Open' button.
3. The Image file name will be shown in the 'Image Location Field'
4. Select the field you want the image loaded to – Top, Bottom, Email.
5. Click the 'Upload' button.

6. The uploaded image file name will now be displayed in the relevant 'Image Name' field.

7. Click the **Preview Page** link at the top of the page to view the image positioning on the Payment Page. Note: Email receipts cannot be previewed.

To format the alignment and size of images, see page 17.

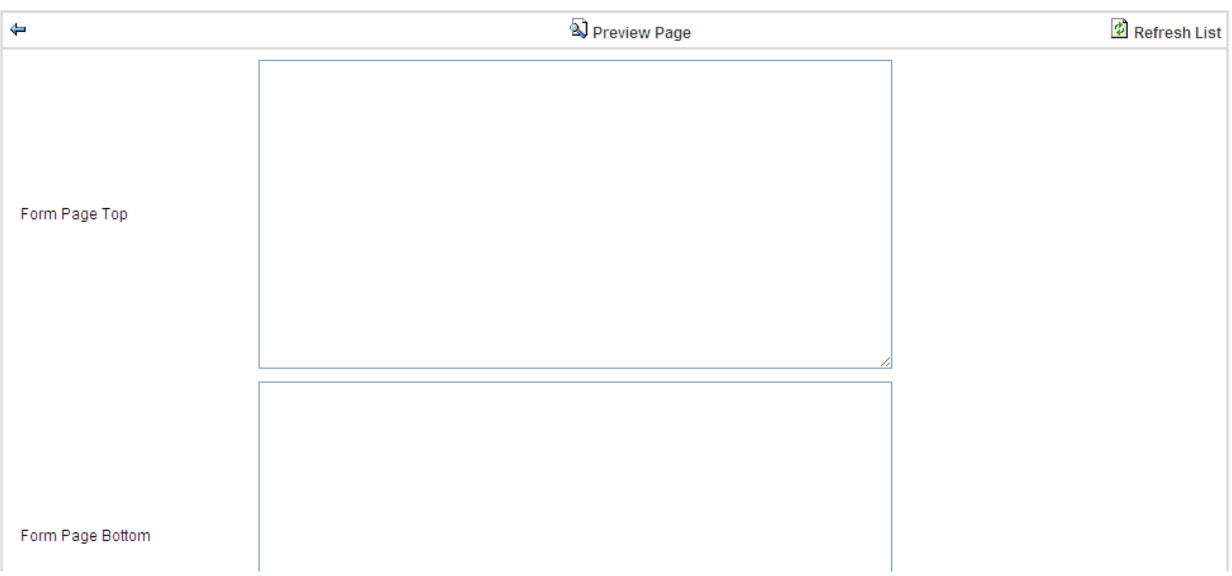
Additional HTML

The Additional HTML Area is used to add your own custom text to the Hosted Payment Page and the Receipt.

Also see the *Payment Page Style* section for information on formatting the HTML styles.

NOTE: The HTML code entered in these fields must be valid. No HTML code is included in this guide please refer to reliable HTML documentation or seek expert advice.
Note: Java Script cannot be added to the Payment Page Additional HTML.

Adding HTML to the Simple Payment Page

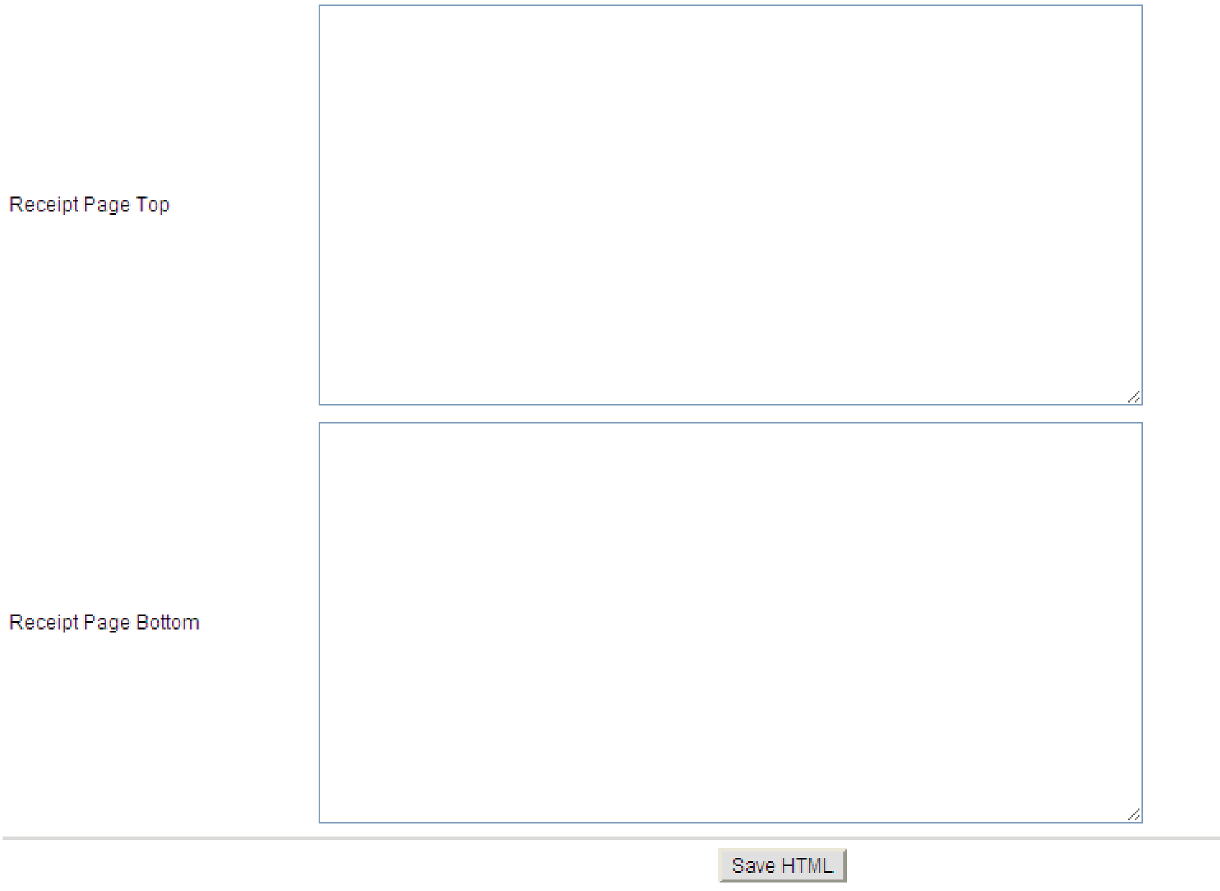


Field	Description
Form Page Top	Any HTML code in this field will be placed at the top of the Simple payment page.
Form Page Bottom	Any HTML code in this field will be placed at the bottom of the Simple payment page.
Click the 'Save HTML' button at the bottom of the screen to update the changes.	

NOTE: Please preview your Payment Page after making changes to check the layout.

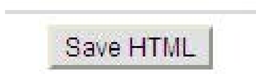
Adding HTML to Emailed Receipts

NOTE: If images have been uploaded to Emailed Receipts and HTML is added to the same region ensure you test Receipts to check the layout.



Field	Description
Receipt Page Top	Any HTML code in this field will be placed at the top of the Emailed receipt.
Receipt Page Bottom	Any HTML code in this field will be placed at the bottom of the Emailed receipt.

Click the 'Save HTML' button at the bottom of the screen to update the changes.



Updating Changes

Click the 'Save HTML' button for changes to the Additional HTML to take effect.

Preview the Payment Page

1. When Additional HTML has been added, edited or deleted and the 'Save HTML' button clicked, the changes can be previewed on the payment page.
2. Click the Preview Page link
3. A window containing the current Payment Page settings will be displayed.
4. Close the Preview window when you have checked the layout and items.

Refresh List and Discard Edits

If you edit any HTML then decide not to go ahead with the changes click the Refresh List icon before the 'Save HTML' button is clicked.

The HTML will be returned to the original code.

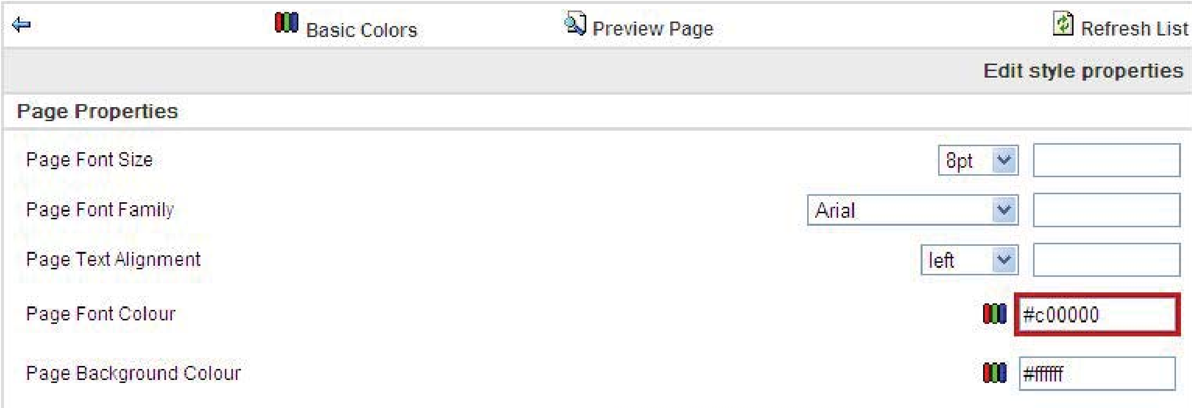
Select another Payment Page Option

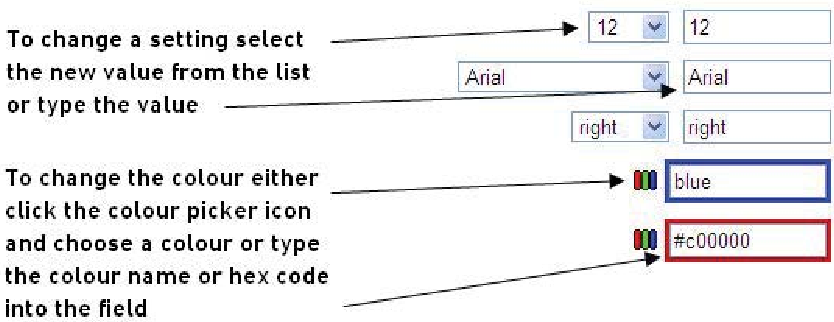
Click the icon to return to the Options page and select another Payment Page area to edit.

Payment Page Style

The Payment Page Style area is where you can change the look and feel of the payment page. The colours and font styles for each part of the payment page are configured in this area.

Changing Style Settings

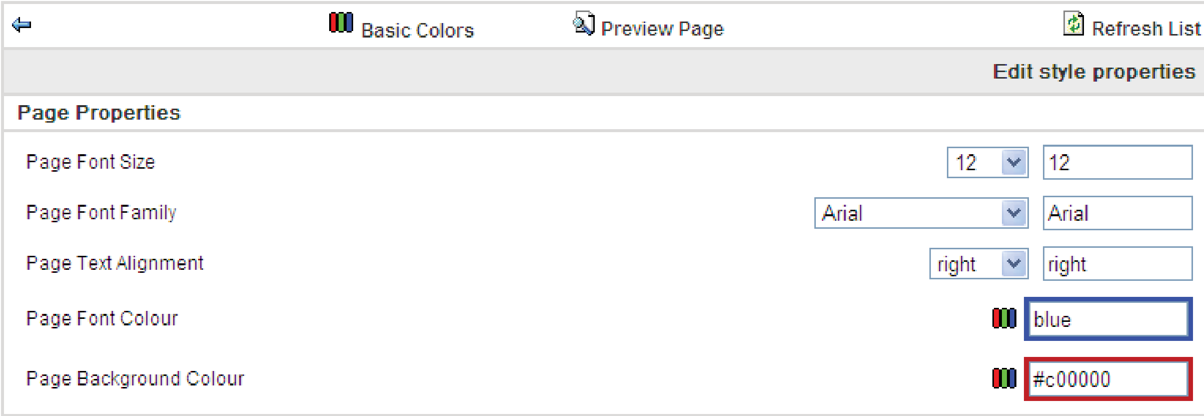




Once completed click the update button

Page Properties

Page properties change the appearance of the page around the transaction table.

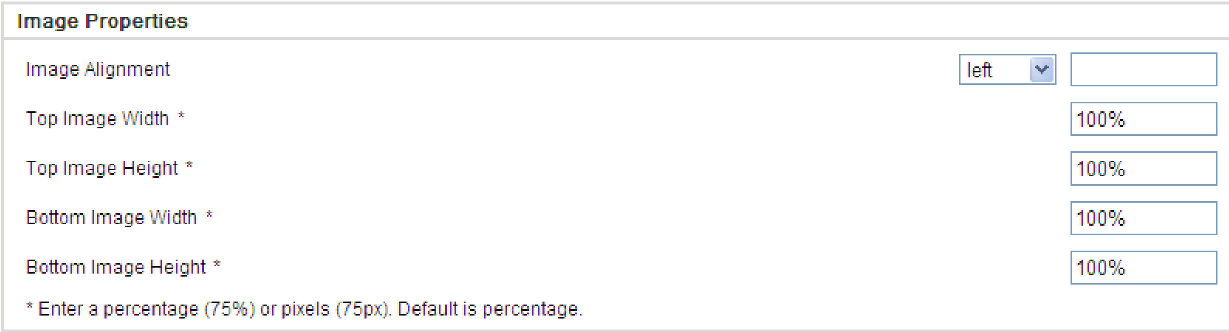


Field	Description
Page Font Size	Any Page Font Size Sets the font size for the page (excluding Additional HTML and the table).
Page Font Family	Sets the font family for the page (excluding Additional HTML and the table).
Page Text Alignment	Sets the text alignment for the page (excluding Additional HTML and the table).
Page Font Colour	Sets the font colour for the page (excluding Additional HTML and the table).
Page Background Colour	Sets the background colour for the payment page.

When all the changes have been made click the 'update' button.

Image Properties

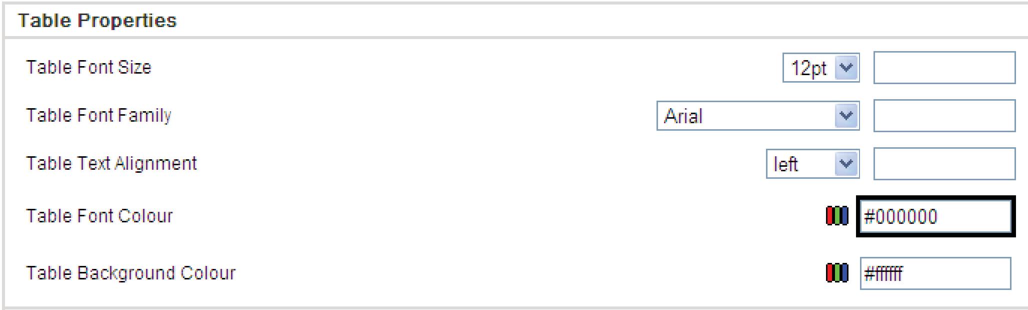
Image properties adjust the horizontal alignment and size of images on the Hosted Payments Page.



Field	Description
Image Alignment	Values to choose from are Left, Right or Centre. This will align your images to either the left, right or centre side of the page.
Top Image Width	Sets the width of the top image on the HPP, in percent (%) or pixles (px). E.g. 55% or 620px. Leave values blank to load as default size.
Top Image Height	Sets the height of the top image on the HPP, in percent (%) or pixles (px). Leave values blank to load as default size.
Bottom Image Width	Sets the width of the bottom image on the HPP, in percent (%) or pixles (px). Leave values blank to load as default size.
Bottom Image Height	Sets the height of the bottom image on the HPP, in percent (%) or pixles (px). Leave values blank to load as default size.

Table Properties

Table Properties change the table in the centre of the page where the customer enters their transaction details and also the format of any Additional HTML text.

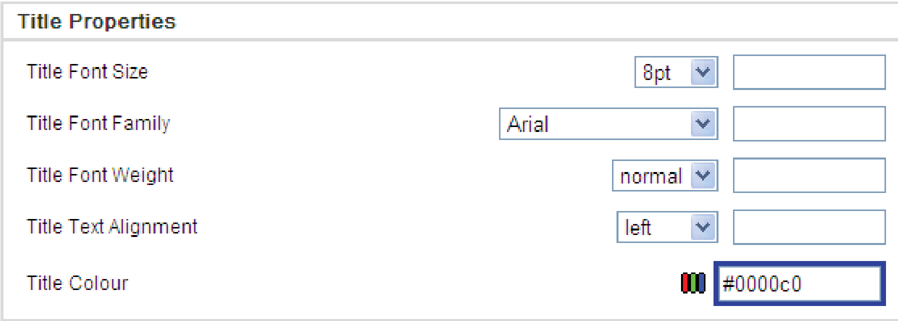


Field	Description
Table Font Size	Sets the font size for the text in the transaction table and the additional HTML. Except the Merchant Name and Additional HTML with a heading style (eg <h1>).
Table Font Family	Sets the font family for the text in the transaction table and the additional HTML. Except the Merchant Name and Additional HTML with a heading style (eg <h1>).
Table Text Alignment	Sets the alignment for the text in the transaction table and the additional HTML. Except the Merchant Name and Additional HTML with a heading style (eg <h1>).
Table Font Colour	Sets the font Colour for the text in the transaction table and the additional HTML. Except the Merchant Name and Additional HTML with a heading style (eg <h1>).
Table Background Colour	Sets the background colour for the table and the Additional HTML text.

When all the changes have been made click the 'update' button.

Title Properties

Title Properties change the appearance of Additional HTML text that has the <h1> tag applied to it.



Field	Description
Title Font Size	Sets the Font size for Additional HTML for the <h1> tag.
Title Font Family	Sets the Font family for Additional HTML for the <h1> tag.
Title Font Weight	Sets Bold or Normal formatting for Additional HTML for the <h1> tag.
Title Text Alignment	Sets the Text alignment, left, centre or right for Additional HTML for the <h1> tag.
Title Colour	Sets the text colour for Additional HTML for the <h1> tag.

When all the changes have been made click the 'update' button.

Hyperlink Properties

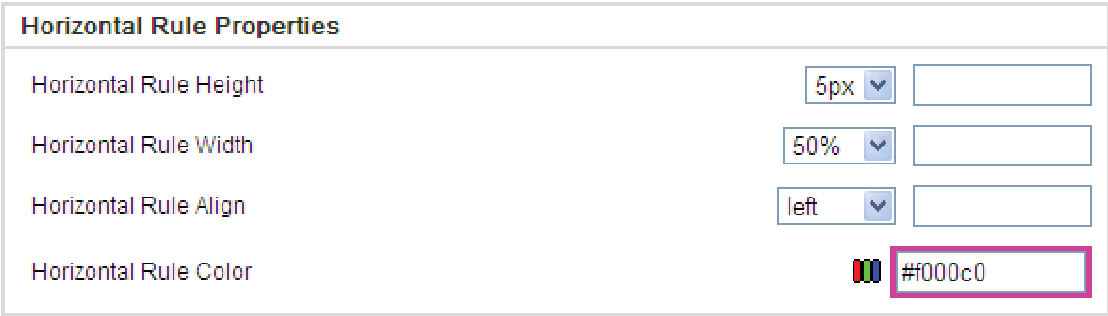
The Hyperlink Properties change the appearance of any Hyperlinks on the payment page. A Hyperlink to your website url address may be included with your address details and hyperlinks may be included with Additional HTML.

Field	Description
Hyperlink Font Size	Merchant's hyperlink on payment page and Links in additional html
Hyperlink Font Family	Sets the Font family for hyperlinks.
Hyperlink Font Weight	Sets the **bold** format for hyperlinks.
Hyperlink Font Colour	Sets the font colour for hyperlinks.
Visited Hyperlink Font Size	Sets the font size for hyperlinks that have been previously accessed by the user.
Visited Hyperlink Font Family	Sets the font family for hyperlinks that have been previously accessed by the user.
Visited Hyperlink Font Weight	Sets the bold format for hyperlinks that have been previously accessed by the user.
Visited Hyperlink Font Colour	Sets the font colour for hyperlinks that have been previously accessed by the user.

When all the changes have been made click the 'update' button.

Horizontal Rule Properties

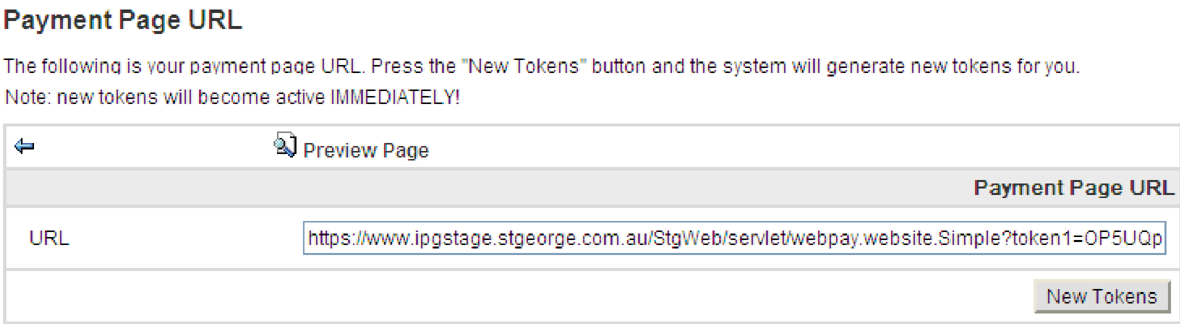
If you use a Horizontal Rule <hr> in the Payment Page Additional HTML then you can set the properties for the appearance of the line here.



Field	Description
Horizontal Rule Height	The height of the line in pixels.
Horizontal Rule Width	Set the width of the line as a percentage of the screen width.
Horizontal Rule Align	Set the line alignment left, centre or right.
Horizontal Rule Colour	Set the colour of the line

When all the changes have been made click the 'update' button.

URL



URL page displays the web address of your payment page.

To implement your Hosted Payments Page, copy the BOTTOM URL and create a hyperlink to your payment page with the address.

If your page is being used to process fradulent transactions, you can go to the URL page and select "New Tokens". Pressing this button will generate a new token URL as shown on screen. You will then need to update to your webpage with this new URL. Please note that when you generate New Tokens the new address takes affect immediately.

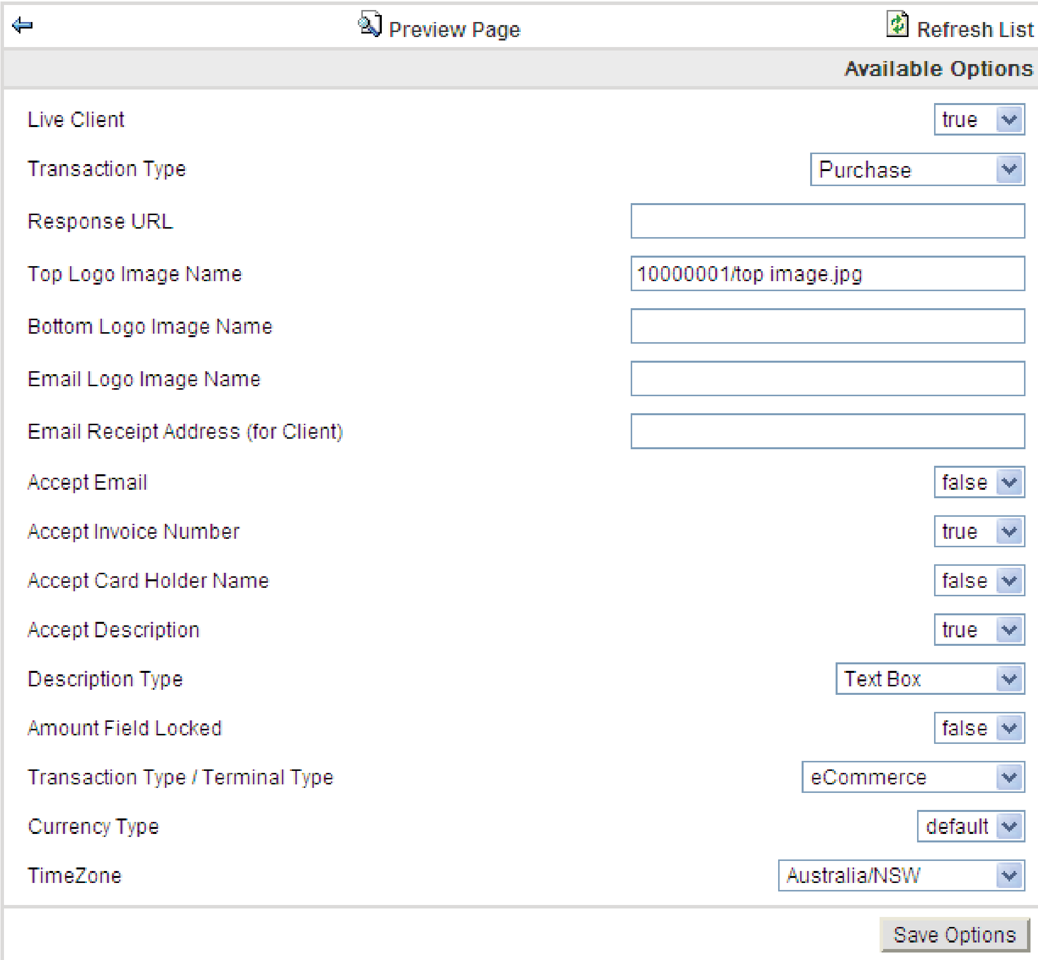
Warning! If you register your webpage with search engines, please ensure that you do NOT include your Hosted Payment Page address. If payment pages are indexed (registered) on search engine it makes it very easy for dishonest people to exploit search engines for credit card fraud.
If you have registered your Hosted Payment Page with a search engine, please go to that engines homepage and deregister the HPP ONLY. It is recommended that your submit the rest of your webpage to search engines, but not the HPP.
We have server-side technology in place that will prevent automatic registration of your HPP by Web Spiders or Web Crawlers, but this does not prevent manual registration of these pages. If you have any queries about registering your website on search engines please email ipgsupport@stgeorge.com.au

Simple Hosted Payments Page

The following section contains information that pertains to the simple functionality of the Hosted Payments Page (HPP).

The SHPP enables merchants to set up a list of items that their customers can choose from, and purchase securely over the internet. Alternatively merchants can have a list of items and their customer manually enters the item(s) they wish to purchase and the total value of the transaction.

Payment Page Options

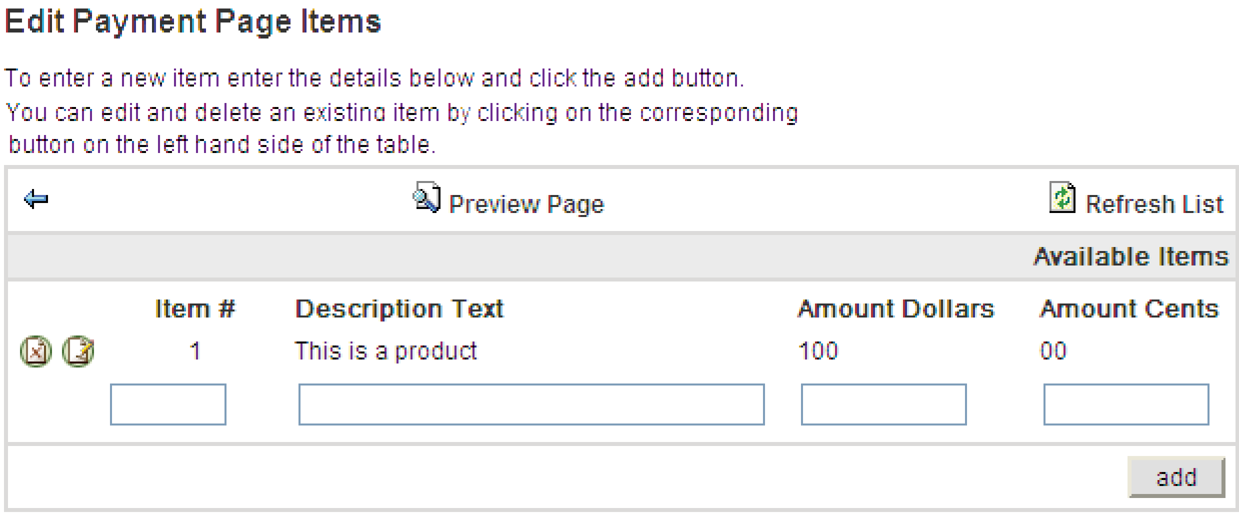


Field Name	Description
Description Type	Use this field only if 'Accept Description' is set to 'True'. Set to **'Drop Down Box'** and the Items set in the Payment Page Items Area will be displayed. Set to **'Text Box'** for the customers to type in an Item Description.
Amount Field Locked	Set to **'True'** then the customers will not be able to change the Transaction Amount that is automatically entered for the Item selected. set to **'False'** if 'Description Type' is set to 'Drop Down Box', then the customers will be able to enter and change a Transaction Amount.

Payment Page Items

The Payment Items area is used to configure a 'drop-down' list of items for the customer to choose from. This field will be displayed in the Payment Details Table area.

Please note: The drop down box only allows customers to select one item at a time. If you want your customers to be able to purchase multiple items please refer to section "Transaction Management", Option B "Multiple Item Purchases".



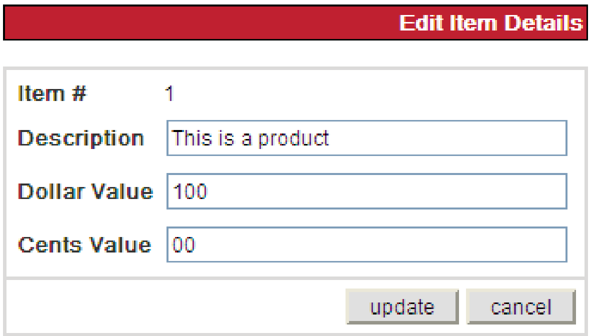
Add an Item:

1. Type an Item Number.
   This is used to order the items in the drop-down list.
2. Type a Description Text. This is used as the text prompt that will be shown in the drop-down list.
3. Type the Amount Dollars & Amount Cents.
   These are combined as the Item Transaction Amount. See note below.
4. Click the 'add' button to add the Item to the list.

NOTE: When the customer selects a Payment Item from the drop-down list the Transaction Amount field will be automatically filled-in with this amount. Also see ' Options' for instructions on locking the Transaction Amount field.

Edit an Item:

1. To edit an Item click the icon next to the item.
2. This window will be displayed…….
3. Make the required changes to the fields.
4. Click the '**update**' button

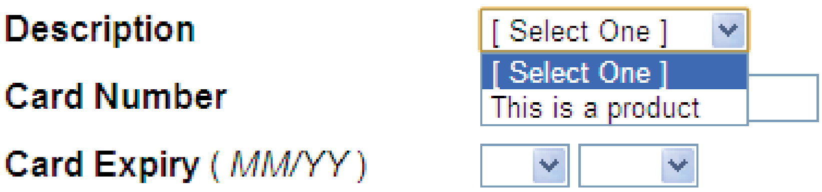


Delete an Item

1. To delete an Item click the icon next to the item.
2. A dialog box will be displayed confirming the deletion.
3. Click 'OK" to delete the Item click 'Cancel' to retain the Item.

Preview the Payment Page

1. When Items have been added, edited or deleted the changes can be viewed on the payment page.
2. Click the Preview Page link.
3. A Window containing the current Payment Page setting will be displayed. This is a part of a Payment Page Preview showing the Payment Item list…



4. Close the Preview window when you have checked the layout and items.

Refresh List and Discard Edits

If you enter Item details but do not want to add them click the Refresh List icon.

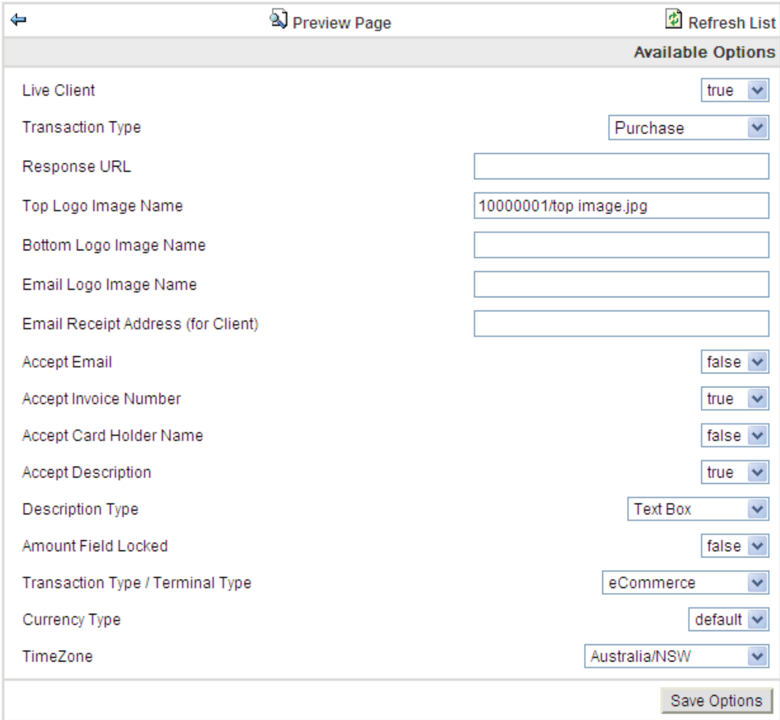
The fields will be cleared.

Select another Payment Page Option

Click the icon to return to the Options page and select another Payment Page area to edit.

Payment Page Options

The Payment Page Options area is used to load graphic images to the payment page and receipts and to set other options that control the operation of the payment page.



Field Name	Description
Response URL	When a value is entered in here your customers will be redirected to the URL specified, at which point you can validate the data posted from the IPG back to your website to ensure the transaction hasn't been tampered with. For more information see page 28.
Accept Invoice Number	When this function is set to false and you are using dynamic functionality, this field is not visible on the payment page. If you are passing the invoice number through to the payments page, and this is set as false, the invoice number will not appear on the payments page, but WILL appear on the receipt and Credit Transaction Reports.
Accept Card Holder Name	When this function is set to false, the cardholder name is not visible on either payment page, the receipt or the Credit Transaction Report. This data does not get passed to the payments page.
Accept Description	When this field is set to false, it will not appear on the payments page. You can post data to the payments page using the description parameter with this set to false. In this case, the description will not appear on the payments page or the receipt, but will appear in the Credit Transaction Report.

Dynamic Hosted Payments Page

The following section contains information that pertains to the dynamic functionality of the Dynamic Hosted Payments Page (DHPP).

In this release a merchant has the option of using a Dynamic Payment Page. This is a type of Hosted Payment Page called such because it is hosted by St.George and not the merchant.

However, with a Dynamic Payment Page, the merchant can post information into the Payment Page (for example: amount, description, etc.) and also receive information from the Payment Page (for example: response code, transaction reference).

The Dynamic Payment Page is still controlled using options set by the merchant via the Merchant Administration Console; however, the Payment Page will act differently depending upon two factors:

1. What information is posted into the Payment Page URL
2. The value of the "Response URL" field in the Payment Page Options of the Merchant Administration Console.

Posting data to the Dynamic Payments Page

The following lists the data that the merchant can post into the Dynamic Payment Page (note: capitalisation is important):

Field Name	Required	Max Size
customerReference	Yes	50
cardHolderName	No	50
description	No	255
email	No	50
amount (must contain a decimal place: dddddddd.dd)	Yes	11

Data can be posted to the DPP in any number of ways, from something as simple as a form, to as complex as a shopping cart.

See appendix A for example code.

Response URL

By entering a value in the "Response URL" field in Payment Page Options in the Merchant Admin Console, you enable the Response URL Action.

The Response URL feature of the Hosted Payments Page will be used primarily for Merchants selling a subscription-type service, or when taking payments for download software.

The Response URL enables a Merchants website to interrogate the result from the IPG to confirm that a transaction was successful. After confirming the validity of the transaction the Merchant could, programatically, perform functions such as adding their customers details to a security database for access to software or restricted areas of a website.

Using this feature of the HPP will require a web developers expertise. In addition a dedicated web server is required. Please note that hosted servers or reseller environments are not supported in any way.

Instead of a hosted receipt page being displayed, the user is presented with a redirect page. The message on the page states: Please be patient, your payment has been processed and you will be returned to your merchant's website to complete the checkout process. This message will be displayed for an indeterminate amount of time.

While this message is displayed, the browser is being redirected to the URL specified in "Response URL". Depending upon Internet traffic and the response time of the target URL, the redirect page may flash by, or it may remain displayed for a short time.

The following data is posted to the "Response URL" (note: capitalisation is important):

Field Name	Description
customerReference	The customerReference posted into the Payment Page.
txnreference	The Webpay Transaction Reference Number which uniquely identifies a transaction.
responseCode	The response code.
responseText	The text corresponding to the response code.
amount	The amount posted into the Payment Page.

It is the responsibility of the merchant's web site (Response URL) to:

1. **Validate the data posted from the Hosted Payment Page**
2. **Display a receipt page**

Because the data being posted from the Hosted Payment Page to the "Response URL" can be modified by a skillful user, it is the responsibility of the merchant's web site to validate the results.

This can be done by posting the data back to the following URL:
https://www.ipg.stgeorge.com.au/StgWeb/servlet/webpay.website.utils.
PaymentPageResponseVerifier

The data that must be posted is:

Field Name	**Description**
customerReference	The customerReference posted into the Payment Page.
txnreference	The Webpay Transaction Reference Number which uniquely identifies a transaction.
responseCode	The response code.
responseText	The text corresponding to the response code.
amount	The amount posted into the Payment Page.
clientid	The merchant's client ID.

The response to this post will be a blank page; however the HTTP headers will contain two important values: Payment-Verified & Payment-Verification-Message.

Payment-Verified will contain TRUE or FALSE (all caps). True means the data posted is **valid** and has not been tampered with. False means the data posted is **invalid** and the transaction is fraudulent or incorrect. When False, the Payment-Verification-Message will contain the reason why the validation failed. Payment-Verification-Message will contain one of the following messages:

- "Supplied clientid Not Configured for Hosted Payments"
- "Supplied Amount does not match Amount recorded in Database"
- "Supplied Response Code does not match Response Code recorded in Database"
- "Transaction Not Found"
- "RETRY"

If the Payment-Verification-Message contains "RETRY", an error has been encountered and the merchant should retry the validation.

When a "Response URL" is specified, Webpay does not produce a hosted receipt page. It is the responsibility of the merchant's website, after validation, to provide the details and results of the transaction to the user in the form of a receipt.

When the IPG posts to the "Response URL", it is up to the merchant whether the IPG uses a secure connection or not. If the merchant enters a URL starting with <http://.../> http://..., the connection will not be secure. If the merchant enters a URL starting with <https://.../> https://..., the connection will be secured by using Secure Sockets Layer (SSL). It is recommended that a merchant use SSL.

Likewise, when the merchant's website posts back to the IPG's PaymentPageResponseVerifier, the application used by the merchant must be able to initiate an SSL connection to the IPG. The certificate used by the IPG website must be signed by a trusted CA associated with the merchant's environment (ie. Java, PHP, ASP, etc). Otherwise, the post to the IPG will fail with an SSL error.

See appendix B for sample code of a java servlet that calls the PaymentPageResponseVerifier

Additional usage instructions

Transaction Management

In order to be able to reconcile your orders and customer details with the Merchant Admin Console Transaction Reports, we recommend you follow one of the processes below:

OPTION A
This option applies if you set "Description Type" to "Drop Down List" in the Payment Page Options (single item purchase only).

1. Collect customer contact details / shipment details on your website.
2. Generate a unique invoice number on your website.
3. Database the contact / shipment details together with the invoice number.
4. Advise your customer of invoice number and that they will need to remember it in order to manually enter it into the payments page. (An enhancement to the system allowing merchants to pass invoice number and amount into the page is currently being developed).
5. Send the customer to the Simple Payments Page. (Put a hyperlink on your website, eg. "Pay now").
6. Add some additional HTML to the SPP advising your customer to enter the invoice number. ("Payment Page Options" → "Additional HTML")
7. In the Merchant Admin Console Credit Card Transaction Report, each transaction will show the invoice number in the "ClientRef" column and the purchased item in the "Comment" column. This allows you to see what the transaction was for and to look up the customer's details in your database using the invoice number.

   Please note: If you do not want the customer to manually enter an invoice number, you can collect and database the first 4 and the last 4 digits of the credit card on your website as this information will show in the credit card transaction report.

Txn. Date	Txn. Type	Txn. Ref	Card Type	Card No	Expiry	Resp. Code	Resp. Text	Amount	Currency	ClientRef	Comment	Terminal Type	Clienti
21012004 18:08:48	PURCHASE	2230000000332980	Visa	4564XXXXXXXX4564	04/05	31	CARD INVALID	$1.00	AUD	1	Product One	Internet	1000000
													Ne

OPTION B
This option applies if you set "Description Type" to "Text Box" in the Payment Page Options (multiple items purchase).

1. Collect customer contact details / shipment details on your website.
2. Generate a unique invoice number on your website.
3. Database the contact / shipment details together with the invoice number.
4. Advise your customer of invoice number and total amount and that they will need to remember these details in order to manually enter them into the payments page. (An enhancement to the system allowing merchants to pass invoice number and amount into the page is currently being developed).
5. Send the customer to the Hosted Payments Page. (Put a hyperlink on your website, eg. "Pay now").
6. Add some additional HTML to the HPP advising your customer to enter the invoice number, amount and description ("Payment Page Options" → "Additional HTML").
7. In the Merchant Admin Console Credit Card Transaction Report, each transaction will show the invoice number in the "ClientRef" column and the value of the "Description" field in the "Comment" column. This allows you to see what the transaction was for and to look up the customer's details in your database using the invoice number.

OPTION C

This option applies if you are using the Dynamic Payment Page

1. Collect customer contact details / shipment details on your website.
2. Generate a unique invoice number on your website.
3. Pass the invoice number and total amount to the payment page, while redirecting the client to the page
4. Database the contact / shipment details together with the invoice number.
5. In the Merchant Admin Console Credit Card Transaction Report, each transaction will show the invoice number in the "ClientRef" column and the value of the "Description" field in the "Comment" column. This allows you to see what the transaction was for and to look up the customer's details in your database using the invoice number.

Email Receipts

Each time a customer submits a transaction, a receipt will be sent to your email address (specified in the Admin Console) and to the customer.

There are circumstances in which you or your customer will not receive an email for a transaction:

1. The email address cannot be reached because:
   - There is an error in the email address,
   - There is a problem with the mail provider/ISP,
   - The mailbox is full
2. If there is a mail server outage, delivery of email receipts can be delayed or (worst case) email receipts might be lost.

We therefore advise not to solely rely on the email receipts to reconcile sales. The process described in section "Transaction Management" is more reliable.

Making changes to the default fields

You can change the labels and the positioning of some of the fields in the HPP. First you need to disable the original fields in the "Payment Page Options", eg. set "Accept Email" to "False". Then add some new HTML (payment page top) which contains the new fields/labels. Make sure that the field "name" attribute stays the same.

The sample below replaces the 3 fields "description", "invoice number" and "email address" with new ones:

```
</td></tr></table>
<table cellspacing="0" cellpadding="3" width="600" align="center" border="0">
<tr><td><table class="calcborder" cellspacing="0" cellpadding="3" width="600" align="center" border="1">
    <tr><td class="calcbackcolor">
      <table border="0" cellspacing="0" cellpadding="2" width="100%">
      <tr><td align="right">
                <table border="0" cellspacing="0" cellpadding="3">
          <!-- DESCRIPTION  -->
        <tr><td colspan="2"><b>Description</b></td></tr>
        <tr><td colspan="2"><input onFocus="lockDescriptionField();" maxlength="80" size="90"
                    name="description_text" class="form" STYLE="font-size: 10pt;
                    color: #000000; background-color : #eeeeee;"></td></tr>
          <!--EMAIl ADDRESS -->
        <tr><td width="255"><b>Email Address</b><i>(for receipt)</i></td>
          <td><input onFocus="lockEmailField();" maxlength="50" size="40" name="email" class="form"
            STYLE="font-size: 10pt; color:#000000; background-color : #eeeeee;"></td></tr>
          <!-- INVOICE NUMBER -->
        <tr><td width="255"><b>Reference Number</b></td>
          <td><input onFocus="lockInvoiceField();" maxlength="15" size="20" name="InvoiceNumber"
            class="form" STYLE="font-size: 10pt; color: #000000; background-color : #eeeeee;"></td></tr>
        </table>
      </td></tr></table>
    </td></tr></table>
```

American Express & Diners cards

To be able to process Amex/Diners cards, you need to do the following:

1. Contact Amex/Diners and apply for a Merchant ID on their systems.

   Amex 1300 363 614

   Diners 1300 360 560

2. Once Amex/Diners have set you up, their cards can be processed by our gateway.
3. Email your Amex/Diners ID to ebssupp@banksa.com.au for our records.
4. Contact the St.George Bank Helpdesk on 1300 650 977 to enable the card logo on the Payments Page.

Hosted Payment Page Response Codes

The complete list of response codes is now available at https://www.ipg.stgeorge.com.au/download.asp

Appendix A – Sample Code

```
<html>
<head>
<title>Sample HPP POST</title>
<script TYPE="text/javascript" LANGUAGE="JavaScript">
function validate(form) {
        if ((form.customerReference.value == '')|(form.amount.value == '')){
                alert("Please enter required fields");
        }else{
                form.submit();
        }
}
</script>
</head>
<body>
<div align="center">
<h1>Sample HPP POST</h1><br/>
<form NAME="test_code" METHOD="POST" ACTION="INSERT PAYMENT PAGE URL">
<table>
<tr>
        <td><b>Customer Reference: *</b></td>
        <td><input TYPE="text" NAME="customerReference" MAXLENGTH="50" SIZE="25" /></td>
</tr>
<tr>
        <td><b>Cardholder's Name:</b></td>
        <td><input TYPE="text" NAME="cardHolderName" MAXLENGTH="50" SIZE="25" /></td>
</tr>
<tr>
        <td><b>Description:</b></td>
        <td><input TYPE="text" NAME="description" MAXLENGTH="255" SIZE="25" /></td>
</tr>
<tr>
        <td><b>E-mail Address:</b></td>
        <td><input TYPE="text" NAME="email" MAXLENGTH="50" SIZE="25" /></td>
</tr>
<tr>
        <td><b>Amount: *</b></td>
        <td><input TYPE="text" NAME="amount" MAXLENGTH="11" SIZE="11" /></td>
</tr>
<tr>
        <td colspan="2" align="center">* Required Field</td>
</tr>
<tr>
        <td colspan="2" align="center"><input TYPE="button" VALUE="Continue" ONCLICK="validate(this.form)"></td>
</tr>
</table>
</form>
</div>
</body>
</html>
```

Appendix B – Sample Java Servlet

The following is a sample Java servlet to call the PaymentPageResponseVerifier:

```
import javax.servlet.ServletException;
import javax.servlet.http.HttpServlet;
import javax.servlet.http.HttpServletRequest;
import javax.servlet.http.HttpServletResponse;
import java.io.*;
import java.net.*;

public class TestResponseVerifier extends HttpServlet {

    public void doService(HttpServletRequest req, HttpServletResponse res) {
        try {
            PrintWriter out = new BrowserWriter(req, output);
            out.println("<h1>===== Test Response Verifier =====</h1>");
            out.println("<h2>PARAMETERS POSTED IN:</h2>");
            out.println("<b>customerReference = </b>[" + req.getParameter("customerReference") + "]");
            out.println("<br>");
            out.println("<b>txnreference = </b>[" + req.getParameter("txnreference") + "]");
            out.println("<br>");
            out.println("<b>responseCode = </b>[" + req.getParameter("responseCode") + "]");
            out.println("<br>");
            out.println("<b>responseText = </b>[" + req.getParameter("responseText") + "]");
            out.println("<br>");
            out.println("<b>amount = </b>[" + req.getParameter("amount") + "]");
            out.println("<br>");
            out.println("<h2>CALLING PaymentPageResponseVerifier:</h2>");

            URL url =
                new URL
                ("https://www.ipg.stgeorge.com.au/StgWeb/servlet/webpay.website.utils.PaymentPageResponseVerifier");
            URLConnection connection = url.openConnection();
            connection.setDoOutput(true);
            PrintWriter out1 = new PrintWriter(connection.getOutputStream());
            out1.print("customerReference=" + req.getParameter("customerReference"));
            out1.print("&");
            out1.print("txnreference=" + req.getParameter("txnreference"));
            out1.print("&");
            out1.print("responseCode=" + req.getParameter("responseCode"));
            out1.print("&");
            out1.print("responseText=" + req.getParameter("responseText"));
            out1.print("&");
            out1.print("amount=" + req.getParameter("amount"));
            out1.print("&");
            out1.print("clientid=" + req.getParameter("clientid"));
            out1.close();
            connection.getInputStream();
            out.println("<b>Payment-Verified = </b>[" +
                connection.getHeaderField("Payment-Verified") + "]");
            out.println("<br>");
            if (!connection.getHeaderField("Payment-Verified").equals("TRUE"))
                out.println("<b>Payment-Verification-Message = </b>[" +
                    connection.getHeaderField("Payment-Verification-Message") + "]");
            out.close();
        }
        catch (Exception e) {
            handleError(e);
        }
    }
}
```

Appendix C – Simple vs Dynamic